

In re:  
Joy T. Rivers  
Debtor

Case No. 21-13147-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 09, 2022

User: admin  
Form ID: 155

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2022:

Recip ID	Recipient Name and Address
db	+ Joy T. Rivers, 6725 N. 16th Street, Philadelphia, PA 19126-2731
14651944	++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243 address filed with court:, MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
14656959	++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243 address filed with court:, US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
14653469	+ PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14653388	+ Pennymac Loan Services, LLC, c/o Rebecca Solarz, Esq., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
14651948	+ Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154-1095
14651949	+ Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495
14651951	+ Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14666167	+ Police and Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14653269	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 09 2022 23:55:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
14651934	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 09 2022 23:55:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14659429	Email/PDF: bncnotices@becket-lee.com	Mar 10 2022 00:02:06	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14651935	+ Email/PDF: bncnotices@becket-lee.com	Mar 10 2022 00:02:12	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14662963	Email/Text: megan.harper@phila.gov	Mar 09 2022 23:55:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14651936	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 10 2022 00:02:06	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14654534	+ Email/PDF: ebn_ais@aisinfo.com	Mar 10 2022 00:02:01	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14651938	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 09 2022 23:55:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14651940	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 09 2022 23:55:00	Comenity Bank/Westgate, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14653268	Email/Text: mrdiscen@discover.com	Mar 09 2022 23:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14651942	+ Email/Text: mrdiscen@discover.com	Mar 09 2022 23:55:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14651943	+ Email/Text: bknotice@ercbpo.com		

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		Mar 09 2022 23:55:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14651937	Email/PDF: ais.chase.ebn@aisinfo.com		
		Mar 10 2022 00:02:11	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14660205	+ Email/Text: RASEBN@raslg.com		
		Mar 09 2022 23:55:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14653123	+ Email/Text: bankruptcydpt@mcmcg.com		
		Mar 09 2022 23:55:00	MIDLAND CREDIT MANAGEMENT, INC. as agent for, Asset Acceptance, LLC, Po Box 2036, Warren MI 48090-2036
14651944	Email/Text: ClaimsHelp@Mohela.com		
		Mar 09 2022 23:55:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
14656959	Email/Text: ClaimsHelp@Mohela.com		
		Mar 09 2022 23:55:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
14651945	Email/Text: blegal@phfa.org		
		Mar 09 2022 23:55:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14665704	+ Email/PDF: ebnotices@pnmac.com		
		Mar 10 2022 00:02:12	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14651947	+ Email/PDF: ebnotices@pnmac.com		
		Mar 10 2022 00:02:01	Pennymac Loan Services, LLC, P.O. Box 514387, Los Angeles, CA 90051-4387
14664318	Email/Text: bnc-quantum@quantum3group.com		
		Mar 09 2022 23:55:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14663603	+ Email/PDF: ebn_ais@aisinfo.com		
		Mar 10 2022 00:02:07	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14654963	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
14651939	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14651941	*+	Comenity Bank/Westgate, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14651946	*P++	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406, address filed with court., Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14651950	*+	Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2022

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2022 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Joy T. Rivers brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Joy T. Rivers

Debtor(s)

Chapter: 13

Bankruptcy No: 21-13147-elf

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this March 9, 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Eric L. Frank  
Judge ,  
United States Bankruptcy Court